

FILED

OCT 09 2008

At STEPHEN R. LUDWIG, Clerk  
U.S. DISTRICT COURT  
NORTHERN DISTRICT OF INDIANA

UNITED STATES DISTRICT  
FOR THE NORTHERN DISTRICT OF INDIANA  
HAMMOND DIVISION

WILLIAM K. SERLES, )  
WILLIAM I. SERLES, JR., )  
PLAINTIFFS, )  
VS. )  
ALLIED INTERSTATE, INC. )  
DEFENDANT. )

CASE NO.

2 08 CV 27

**COMPLAINT AND DEMAND FOR JURY TRIAL**

**I. INTRODUCTION**

1. This is an action for actual and statutory damages brought by Plaintiffs, William K. Serles (“Mr. Serles”), William I. Serles, Jr., (“Mr. Serles, Jr.”), against Defendant, Allied Interstate, Inc., for violations of the Fair Debt Collection Practices Act, 15 U.S.C. §1692 et seq. (hereinafter “FDCPA”).

**II. JURISDICTION**

2. Jurisdiction of this court arises under 15 U.S.C. §1692. Declaratory relief is available pursuant to 28 U.S.C. §§2201 and 2202. Venue is proper in this District in that the defendant has conducted business here and the conduct complained of occurred here.

**III. PARTIES**

3. Plaintiff, Mr. Serles, is a natural person and an individual consumer residing in Porter County, Indiana.

4. Plaintiff, Mr. Serles, Jr., is a natural person residing in Porter County, Indiana.
5. Defendant is a Minnesota incorporated business operating as a collection agency attempting to collect debts in Indiana and whose principal place of business is located in the State of Ohio.
6. The principal purpose of Defendant is the collection of debts and defendant regularly attempts to collect debts alleged to be due another.
7. Defendant is engaged in collection of debts from consumers using the telephone and mail. Defendant regularly attempts to collect consumer debts alleged to be due to another.
8. Defendant is a debt collector as defined by the FDCPA, 15 U.S.C. §1692a(6).

#### **VIOLATIONS OF THE FDCPA**

9. Defendant has been retained by LVNV Funding concerning collection of a consumer account regarding credit card transactions with Menards allegedly incurred by Plaintiff, Mr. Serles.
10. Defendant has failed to comply with the FDCPA.
11. Defendant has engaged in a consistent and deliberate pattern of harassing and deceptive acts in attempting to collect the alleged debt.
12. Defendant, by an agent, identifying himself as Ken Garitin called Plaintiff Mr. Serles Jr., Father of William K. Serles and left a message on his voicemail.
13. Mr. Serles Jr. called Mr. Garitin and told him the account was not his and to cease all calls to his house.
14. Defendant gave account information to him concerning collection of a Menard's account.

15. Additionally, Mr. Garitin became verbally abusive and told him to relay the information to Plaintiff, Mr. Serles.

16. Subsequently, Mr. Garitin called Plaintiff Mr. Serles residence on September 30, 2008 and left a voice message indicating that he had called his relatives concerning the collection account.

17. Defendant violated 15 U.S.C. §1692(b) in that the communication with Mr. Serles, Jr., a third party , was not limited to obtaining or acquiring location information.

18. Defendant by its' conduct has violated 15 U.S.C. §1692( b), and its various subparts thereof.

19. Defendant by its' conduct has violated 15 U.S.C. §1692(d), and its various subparts thereof.

20. Defendant by its' conduct has violated 15 U.S.C. §1692(e), and its various subparts thereof.

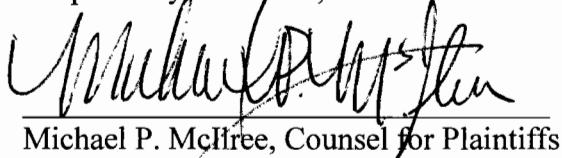
21. Defendant by its' conduct violated 15 U.S.C. §1692 (f), and its various subparts thereof.

WHEREFORE, Plaintiffs, William K. Serles, William I. Serles, Jr. respectfully request that judgment be entered against Defendant, Allied Interstate, Inc., for the following:

- A. Declaratory judgment that defendant's conduct violated the FDCPA;
- B. Actual Damages;
- C. Statutory damages pursuant to 15 U.S.C. §1692k;
- D. Costs and reasonable attorney fees pursuant to 15 U.S.C. §1692k; and

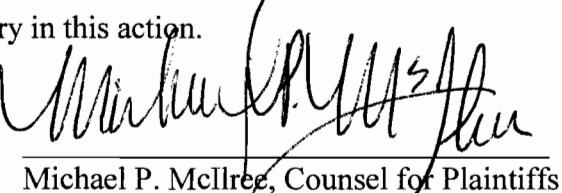
E. For such other and further relief as the Court may deem just and proper.

Respectfully submitted,

  
Michael P. McIlree, Counsel for Plaintiffs

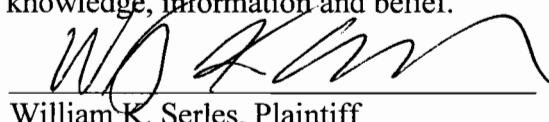
**DEMAND FOR JURY TRIAL**

Plaintiffs demand trial by jury in this action.

  
Michael P. McIlree, Counsel for Plaintiffs

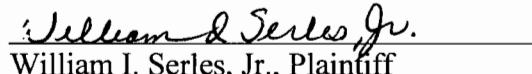
**VERIFICATION**

I, William K. Serles, hereby certify that the facts contained in the foregoing Complaint are true and correct to the best of my knowledge, information and belief.

  
William K. Serles, Plaintiff

**VERIFICATION**

I, William I. Serles, Jr., hereby certify that the facts contained in the foregoing Complaint are true and correct to the best of my knowledge, information and belief.

  
William I. Serles, Jr., Plaintiff

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